

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

**THE TRAVELERS INDEMNITY
COMPANY OF CONNECTICUT,
a Connecticut corporation.**

Plaintiff,

v.

Case No. 04-71495-DT
Hon. Bernard A. Friedman

**TOTAL EMPLOYEE MANAGEMENT, INC.,
a Michigan Corporation;
PROTECTIVE INSURANCE AGENCY,
a Michigan Corporation; and
DANIEL GUY, a North Carolina resident.**

Defendants.

MEMORANDUM OPINION AND ORDER

This matter is before the Court on Magistrate Judge Virginia M. Morgan's Report and Recommendation dated August 5, 2005. No objections were filed thereto.

This Court has had an opportunity to fully review this matter and believes that the Magistrate Judge has reached the correct conclusions for the proper reasons.

ACCORDINGLY:

IT IS HEREBY ORDERED that Magistrate Judge Virginia M. Morgan's Report and Recommendation dated August 5, 2005, is hereby accepted and adopted.

IT IS FURTHER ORDERED that judgment of liability is entered against Total Employment Management, Inc., a Michigan corporation, and Daniel Guy, a North Carolina resident, as to Counts I, II, III, IV and VI.

IT IS FURTHER ORDERED that judgment of liability is entered against Protective Insurance Agency, a Michigan corporation, as to Counts II and III.

IT IS FURTHER ORDERED that the parties will appear on September 6, 2005, at 1:30 p.m. for a conference to discuss the damage phase of this trial.

September 7, 2005
Detroit, Michigan

s/Bernard A. Freidman
BERNARD A. FRIEDMAN
CHIEF JUDGE

**I hereby certify that a copy of the foregoing document
was served this date upon counsel of record
electronically and/or via first-class mail.**

/s Patricia Foster Hommel
Patricia Foster Hommel
Secretary to Chief Judge Friedman